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a book should be to prevent a busy lawyer from losing time, instead of assisting him to a complete knowledge of the subject, it may readily be conceded that the present work seems to be well adapted for the accomplishment of that purpose.

Henry S. Redfield.

A SELECTION OF CASES ON THE LAW OF INSURANCE. By GEORGE RICHARDS. Second Edition. New York: THE BANKS LAW PUBLISHING Co. 1913. pp. xix, 453.

This work is something more than a case book. To those who are accustomed to the form of collections exemplified in the compilations made in different branches of the law by the late Prof. Keener, Mr. Richards' book will come as a distinct revelation. Types of case books may be divided roughly into two classes. In the first class, the case is practically reprinted verbatim from the original report, with the facts set out at length, sometimes almost *ad nauseam*, followed in due course by the opinion or opinions of the court. To persons beginning the study of law, this form of case book is of the greatest value. The student is taught to pick out the facts of real importance, to winnow the wheat from the chaff, and, so long as the work has not been too extensively annotated by the very frequent predecessor in possession, to draw his own conclusions concerning the correctness of the decision. In the first year's work at any of our modern law schools the vital purpose is to instruct the legal aspirant in the handling of his instruments, and the amount of actual law absorbed is of relatively little importance. The first class of case book is therefore invaluable to instruct the student in the fundamental problem of the lawyer's work, which is to deal with facts so as to be able to understand the cases as actually reported.

As the law student gets on in his investigations, however, he becomes acquainted with the bases of his profession, so that by the time he enters upon his last year of study, he should be to some degree, the master of his tools. The Bar Examinations of his native State loom up with dreadful reality, bristling with questions about the law as it stands, and contemptuously disregarding the reasoning powers of the applicant. He wishes to learn as much law as he can, and it is then that the second class of case book becomes exceedingly useful. While it does not relieve the student of the necessity of using his reasoning powers, this type of case book, of which Mr. Richards' work is a shining example, does assist the reader in saving a great deal of time which he formerly spent puzzling over a multitude of often irrelevant facts. Following the example of Professor Ames, the present author has frequently cut down the original statements, or restated the facts in his own language, but the reasoning of the court is not, of course, in any way altered. Since the subject of Insurance is not usually taken up until near the end of the curriculum, this work should be all the more adaptable for the reasons submitted. The reader can still study from the original sources in the manner of the practitioner, and yet not be compelled to wade through an endless complaint, with pleas to correspond.

The actual cases selected, however, supply a mere skeleton. To fill in this structure the author has outdone even Professor Ames in the volume of his footnotes, which give not only copious citations, but often outline the facts and holding of the case referred to. Another

grateful feature consists in the dates of the principal cases, of which a great majority were decided in very recent times. The volume is of a reasonable size, which is somewhat unusual in case books.

By virtue of the head-notes preceding each group of cases, which sometimes tell the student a bit too much for purposes of inductive reasoning, and because of certain other features, such as a set of different forms of policies with various adjustment clauses, this work adopts certain characteristics of a text-book. A list of 309 questions taken from actual cases, without answers, would seem to be valuable for purposes of review. The subject is adequately covered both in its general theory and in the application of such theory, and the volume should be of value not only for purposes of study, but as a reference book as well.

THE INCOME TAX. By EDWIN R. A. SELIGMAN. Second Edition. New York: THE MACMILLAN COMPANY. 1914. pp. xi, 743.

The first edition of this valuable work appeared before the passage of the federal income-tax law of 1913. In fact, Professor Seligman's advocacy of the income tax in the various papers which were incorporated in his first edition was an important factor in educating the American public to the point where the passage of the Sixteenth Amendment and of the law of 1913 was possible. In the second edition he adds an analysis of this law and a consideration of the Wisconsin law imposing a tax on incomes. Many will agree with his conclusion that the federal law of 1913 is not perfect. His chief criticisms relate to the administrative methods provided for the collection of the tax and to the failure to make any distinction between the rates on earned and on unearned incomes. On the whole, however, he regards the law as an "intelligent and well-considered effort," and "in many respects superior to any other existing income-tax law." He looks forward to the time when "the income tax, improved and amended, will play its important part in bringing about greater justice in American taxation."

THE FUTURE OF WORLD PEACE. By ROGER W. BABSON. Boston: BABSON STATISTICAL ORGANIZATION. 1915. pp. 142.

Since the issue of the present world conflict is essentially commercial, it is most important to give the economic causes of the war the foremost consideration. Perhaps no American is better qualified to deal with this matter than the author, whose great experience in the practical study of the world's industrial and economic problems is known to all. The actual accomplishments of the Hague Tribunal are briefly explained, and an admirable plan suggested to do away with the many limitations of that body. This book is most timely in that it offers a practical solution for permanent peace, and shows what part the United States may play in bringing it about.